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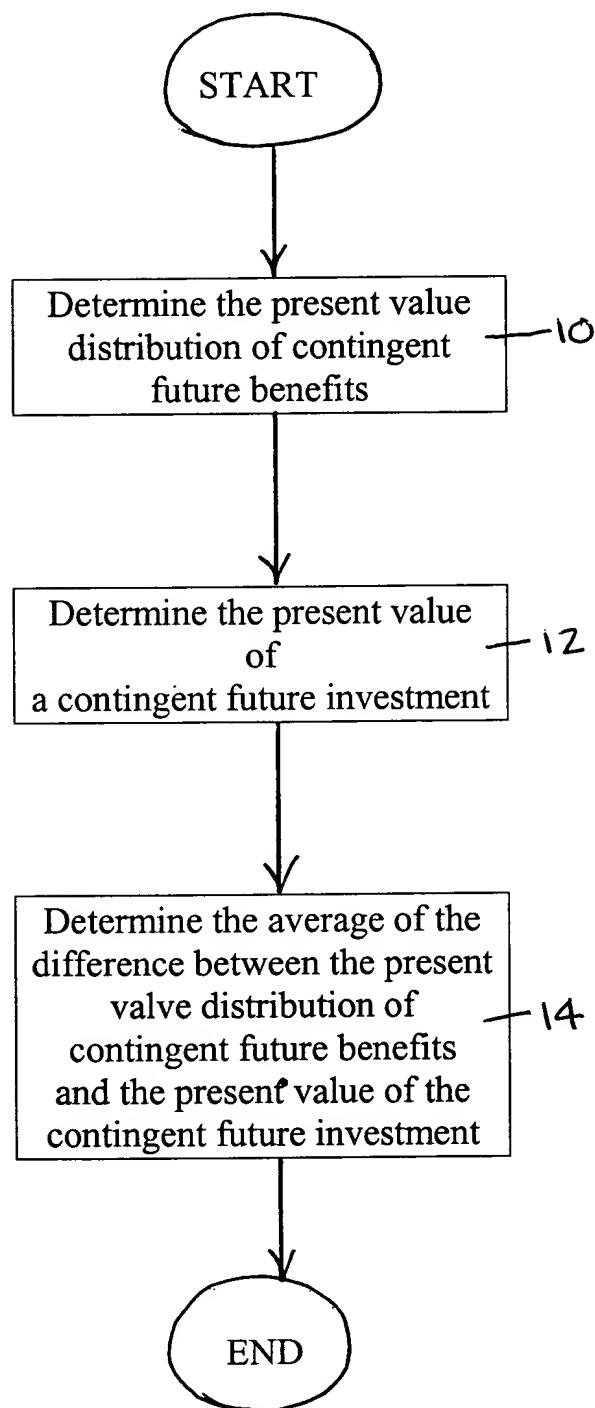
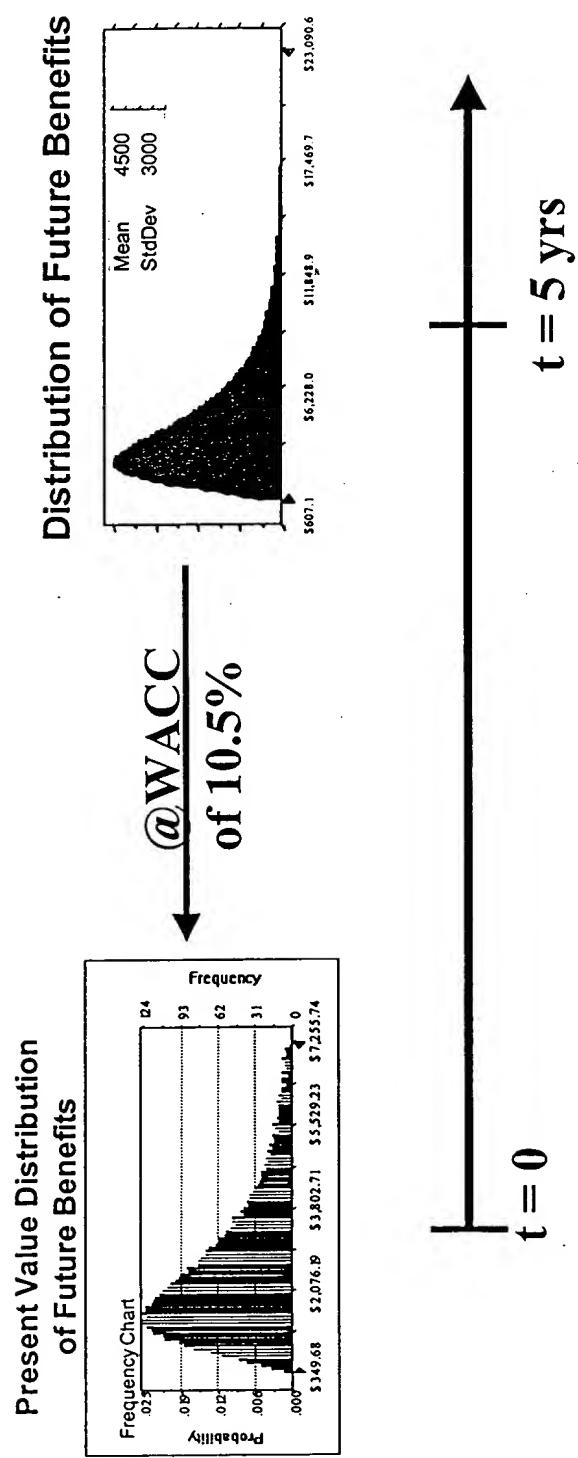
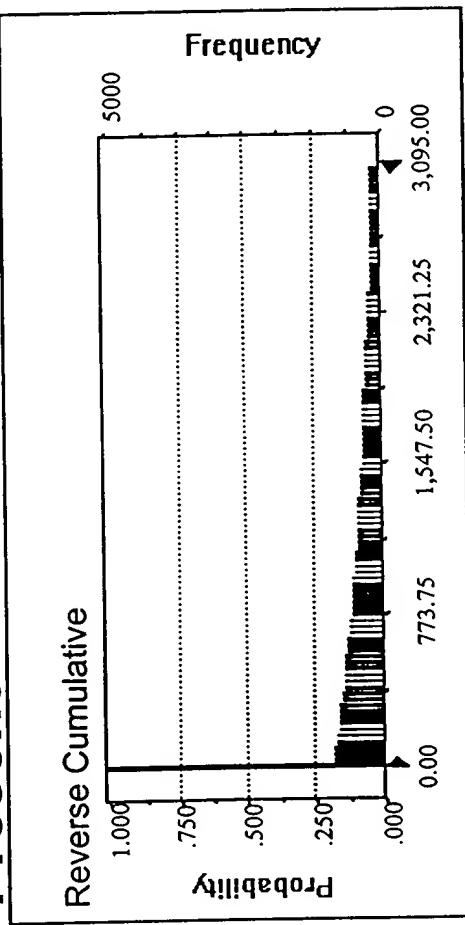


Figure 1



**Figure 2**

**Distribution of the  
Difference between Present Value  
Distribution of Future Benefits  
and Present Value of Future Investment**



**Figure 3**

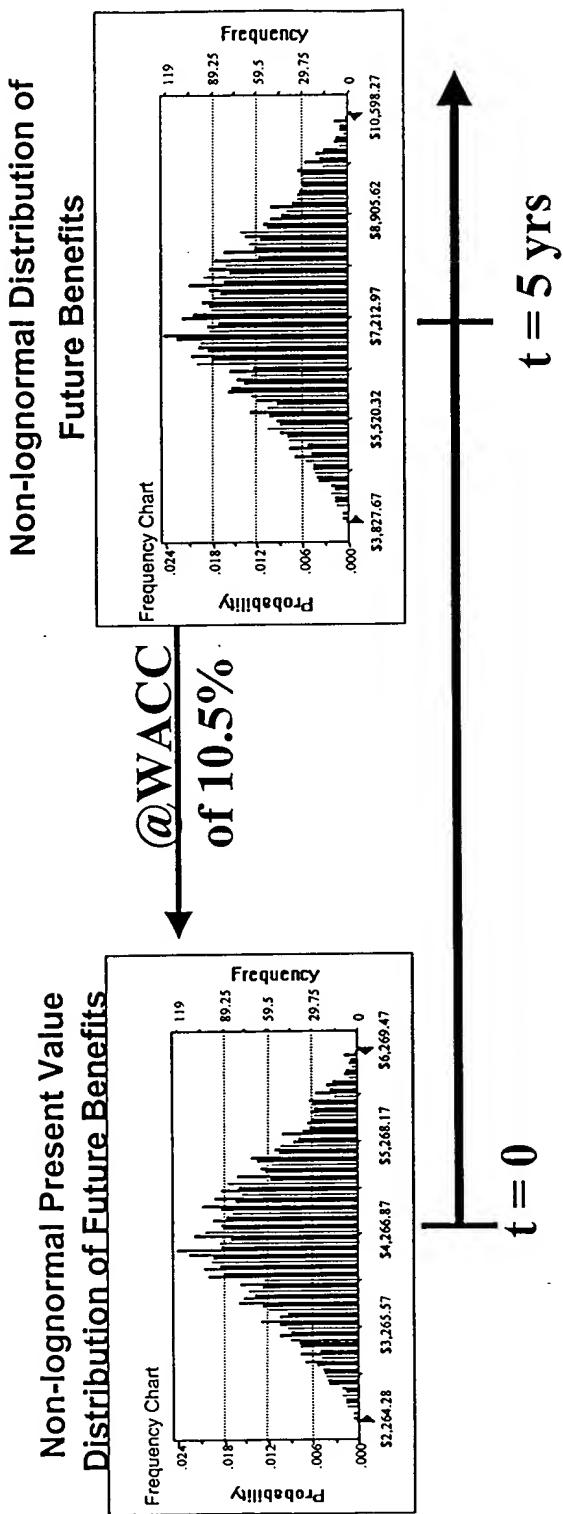
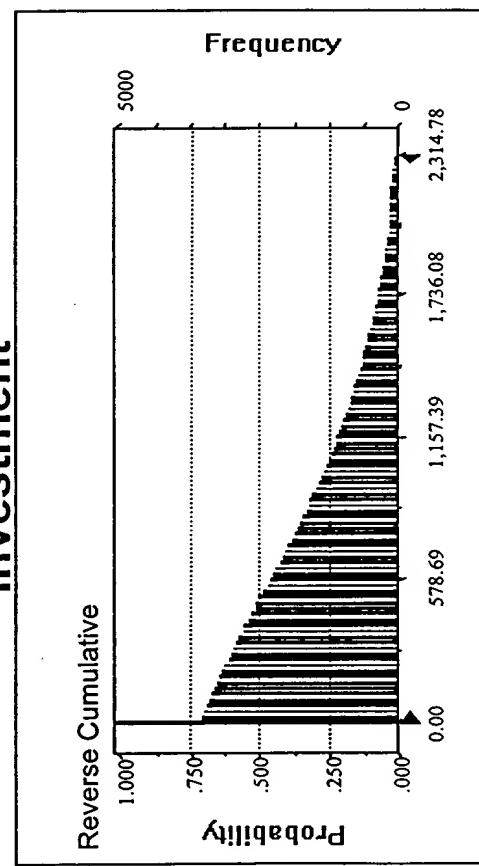


Figure 4

**Distribution of the  
Difference between Non-lognormal  
Present Value Distribution of Future  
Benefits and Present Value of Future  
Investment**



**Figure 5**

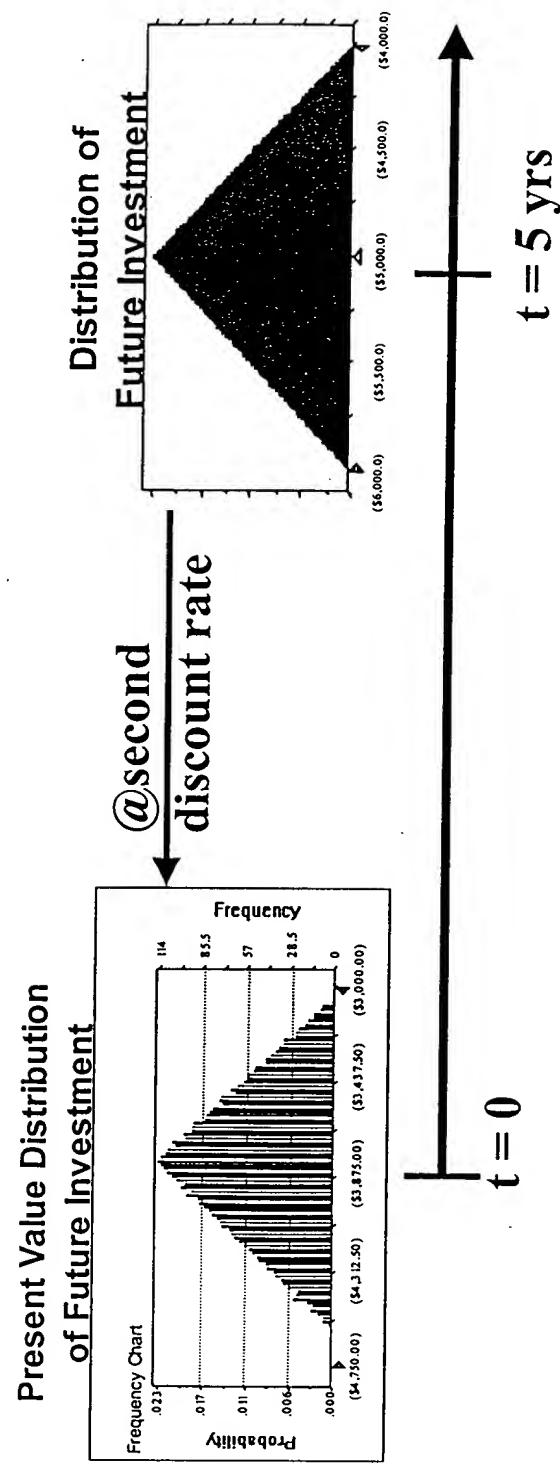
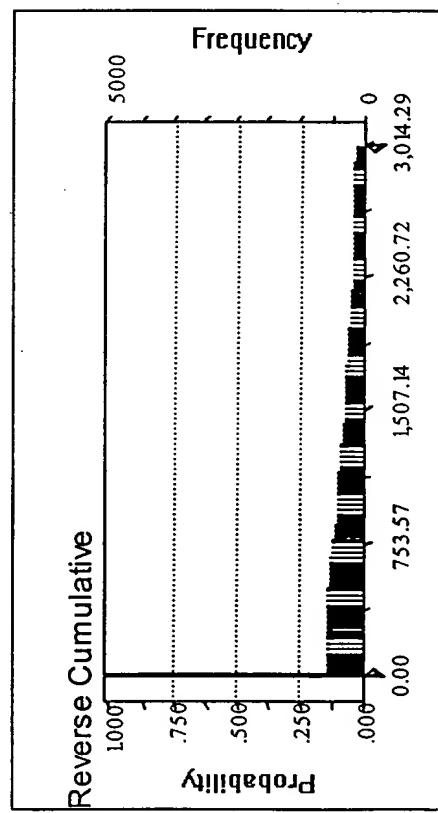


Figure 6

**Difference between Present  
Value Distribution of Future Benefits  
and Present Value Distribution of  
Future Investment with Potential  
Loss Adjustment**



**Figure 7**